

How and where can I purchase flood insurance?

If you have decided to purchase flood insurance, you may wonder how exactly you can purchase it. Below is information on how to do so.

Is flood insurance available only for locations in the flood plain?

No. You can purchase flood insurance for nearly any location, whether or not it is in a flood plain. Since flood insurance premiums take into account the risk of flooding, the premiums will be less for properties located outside the flood plain.

So if I can purchase flood insurance for nearly any location, are there any other limitations?

Yes. You can purchase flood insurance only if your community or county participates in the National Flood Insurance Program (NFIP). You can find a list of communities and counties which participate in the NFIP on the Federal Emergency Management Agency (FEMA) Web site at:

<http://www.fema.gov/fema/csb.shtm>

What if my community or county does not participate in the NFIP?

Your community or county must be an active participant in the NFIP in order for you to purchase flood insurance. According to FEMA, a community or county must submit an application package which includes the below information. Contact your community or county elected officials to start this process.

- **Application For Participation in the National Flood Insurance Program (FEMA Form 81-64):** This one-page form asks for the following information:
 - Community name
 - Chief Executive Officer
 - Person responsible for administering the community's floodplain management program
 - Community repository for public inspection of flood maps
 - Estimates of land area, population, and number of structures in and outside the floodplain

- **Resolution of Intent:** The community or county must adopt a resolution of intent, which indicates an explicit desire to participate in the NFIP and commitment to recognize flood hazards and carry out the objectives of the Program.
- **Floodplain Management Regulations:** The community or county must adopt and submit floodplain management regulations that meet or exceed the minimum flood plain management requirements of the NFIP.

More information, including contacts for more information can be found on the FEMA Web site at:

<http://www.fema.gov/plan/prevent/floodplain/>

Where exactly do I go to purchase flood insurance?

In most cases, you can purchase flood insurance through those insurance agents who have agreed to work with the NFIP. They may or may not be the insurance agent you presently use for auto or homeowners insurance. You can find a list of flood insurance agents near you on the NFIP Web site at:

http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp

Make sure you know the coverage and limitations of flood insurance *before* you buy

Before you purchase a flood insurance policy, it is important to review what is covered and what is not covered by flood insurance. You should also compare the coverage and exclusions of both flood insurance and your existing property insurance. Make sure you understand what would be covered and what would not be covered if a flood does impact your property. See your flood insurance agent for details.

Important—flood insurance policies temporarily cannot be purchased as of 6/24/2010

The NFIP is authorized by the U.S. Congress. The present NFIP authorization ended on 5/31/2010. Congress has not yet re-authorized the program. Therefore new flood insurance policies cannot be purchased until Congress re-authorizes the NFIP. Until Congress re-authorizes the NFIP, the NFIP and its related insurance agents cannot do the following:

- Issue new flood insurance policies for which application and premium payment dates are on or after June 1, 2010
- Issue increased coverage on existing flood insurance policies for which endorsement and premium payment dates are on or after June 1, 2010
- Issue renewal flood insurance policies for which the renewal premium is received by the company on or after June 1, 2010, and after the end of the 30-day renewal grace period, until Congress reauthorizes the Program.

It is important to know this is not the first time that the NFIP's authorization has lapsed. It has happened before. People wishing to purchase flood insurance should still work with their agent to file the paperwork, at which point it may be put into a queue to be serviced once Congress re-authorizes the NFIP. You can find the latest status information on the NFIP re-authorization on the FEMA Web site at:

<http://www.fema.gov/business/nfip/nfip-reauth.shtm>

For more information

You can find more information on the NFIP at the following Web site:

<http://www.floodsmart.gov/>

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